

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MELODY DENISE BILLUPS

Debtor(s)

Case No. 17-04353

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/15/2017.
- 2) The plan was confirmed on 02/07/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/10/2019.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$12,632.50
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$12,632.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,343.80
Court Costs \$0.00
Trustee Expenses & Compensation \$574.07
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,917.87

Attorney fees paid and disclosed by debtor: \$590.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	4,700.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	1,364.00	NA	NA	0.00	0.00
AMERICAN INTERCONTINENTAL UN	Unsecured	0.00	NA	NA	0.00	0.00
ANTHONY ASSOCIATES	Unsecured	0.00	NA	NA	0.00	0.00
BOEING EMPLOYEES CU	Unsecured	800.00	830.08	830.08	0.00	0.00
CASH STORE	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	481.00	551.86	551.86	0.00	0.00
CENTURYLINK	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	5,795.00	5,108.71	5,108.71	0.00	0.00
COMCAST CABLE	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,213.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	598.00	598.57	598.57	0.00	0.00
DIRECTV LLC	Unsecured	607.00	606.52	606.52	0.00	0.00
HSBC BANK NV	Unsecured	0.00	NA	NA	0.00	0.00
ICS	Unsecured	0.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	1,044.43	1,044.43	0.00	0.00
IL DEPT OF REVENUE	Priority	1,268.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	1,779.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	1,874.00	6,264.06	6,264.06	0.00	0.00
IL DEPT OF REVENUE	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SE	Unsecured	0.00	NA	NA	0.00	0.00
INGALLS FAMILY CARE CTR	Unsecured	0.00	NA	NA	0.00	0.00
INGALLS FAMILY CARE CTR	Unsecured	0.00	NA	NA	0.00	0.00
INGALLS FAMILY CARE CTR	Unsecured	0.00	NA	NA	0.00	0.00
INGALLS FAMILY CARE CTR	Unsecured	0.00	NA	NA	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	101.00	499.87	499.87	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,019.00	4,384.10	4,384.10	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,468.67	3,468.67	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	150.00	198.25	198.25	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	400.00	488.62	488.62	0.00	0.00
LISLE POLICE DEPT	Unsecured	0.00	NA	NA	0.00	0.00
Mci	Unsecured	205.00	NA	NA	0.00	0.00
MENARDS	Unsecured	0.00	NA	NA	0.00	0.00
MENARDS	Unsecured	0.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	0.00	NA	NA	0.00	0.00
MIDWEST TITLE LOANS	Unsecured	0.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	6.00	629.15	629.15	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,000.00	NA	NA	0.00	0.00
PREMIER BANKCARD	Unsecured	30.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SVC	Secured	14,500.00	22,710.21	23,210.21	8,828.68	885.95
PRESTIGE FINANCIAL SVC	Unsecured	9,347.00	0.01	0.01	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	450.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	257.00	NA	NA	0.00	0.00
TEAM Towing Recovery INC	Unsecured	0.00	NA	NA	0.00	0.00
TRI STATE FINANCIAL SVC	Unsecured	1,000.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	3,263.00	3,014.13	3,014.13	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,896.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,224.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,008.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	8,973.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	27,091.78	27,091.78	0.00	0.00
VERIZON WIRELESS	Unsecured	1,525.00	NA	NA	0.00	0.00
VILLAGE OF GLENWOOD	Unsecured	2,400.00	NA	NA	0.00	0.00
VISION FINANCIAL SER	Unsecured	101.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,210.21	\$8,828.68	\$885.95
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,210.21	\$8,828.68	\$885.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,648.16	\$0.00	\$0.00
TOTAL PRIORITY:	\$10,648.16	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,130.65	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,917.87</u>
Disbursements to Creditors	<u>\$9,714.63</u>

TOTAL DISBURSEMENTS : **\$12,632.50**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.